



LETTER DATE

Dear Valued Member,,

TRUNORTHERN FCU is excited to announce improvements to our credit card program, including enhanced security with the new EMV chip, online access to view your account, a new credit card design and electronic statement availability. This will mean a few changes to your account, and we want to make sure you know exactly what is happening.

Your new credit card will come with the following new features:

- **EMV Chip Technology:** Your new credit card will have an embedded chip that will help increase security and reduce fraud. The EMV chip will be in addition to the standard magnetic strip.
- **24/7 Cardholder Service:** Call 1- (800) 379-4852 for balance inquiries, payment information, transaction history, statement requests or to dispute a charge.
- **eCS:** Real-time credit card information, including transactions, pending activity, payment information and custom email alerts, plus sign up for electronic statements when you log into your account online at trunorthernfcu.org.

What to know:

- **Your new card will be mailed 7/3/2023.** Please allow 7-10 business days for delivery.
- New cards will be mailed to all cardholders, regardless of whether they are primary or secondary cardholders. **Your credit card number and your expiration date will change.**
- For security reasons, each secondary cardholder will have a new individual card number, CVV number and expiration date.
- If you plan to use your card at any ATM, you will be required to use a PIN. You can select your unique PIN during the activation of the card or call at a later time to select your PIN.
- If you have automatic payments made with your current credit card, make sure to contact each vendor with your new updated credit card number to help avoid any interruption in your service.
- For your convenience we have included frequently asked questions. If you have any additional questions or inquiries before the conversion date of **7/17/2023**, please call us at **(518) 483-8668**.

On or after the conversion, please call us at 1- (800) 379-4852.

New Rewards Program:

Starting **07/17/2023**, you will have a new rewards program for your TRUNORTHERN FCU credit card called UChoose Rewards®. UChoose Rewards® will allow you to redeem points on your credit card purchases to use toward shopping, travel, event tickets, gift cards and more. Some important information about the transition of the rewards program:

- ScoreCard Rewards® will no longer be earned after **07/13/2023**.
- You may start earning points with your new credit card starting **7/17/2023**.
- Redeem your existing ScoreCard Rewards® points by **07/13/2023**.
- Any remaining points in the ScoreCard Rewards® after **07/13/2023** will be transferred to the new UChoose Rewards® Program.
- All points that are transferred from Scorecards Rewards® to UChoose Rewards® will be shown on your UChoose Rewards® account by **08/14/2023**.

We're proud of our new card offers and are excited to make them available to you. As always, we will remain committed to great service.

Sincerely,

Darin Childs
Chief Executive Officer

Key Dates

7/3/2023 – New TruNorthern FCU credit card mailed.

7/17/2023 – Old credit card becomes inactive at 6:45 a.m. EST.

7/17/2023 – Activate your new card starting at 6:45 a.m. EST using the last four digits of the primary cardholder's Social Security Number

07/13/2023 – Last day to earn ScoreCard Rewards® points.

7/17/2023 – New rewards program begins with UChoose Rewards®.

07/13/2023 – Final day to redeem remaining ScoreCard Rewards® points at <https://www.scorecardrewards.com/>

FREQUENTLY ASKED QUESTIONS

Why am I receiving a new credit card?

TruNorthern FCU is changing the credit card processor to better serve your credit card needs. This change requires that a new card be issued.

Will my interest rate change as part of this conversion and card issue?

No. Your interest rate and other terms on your account will not be changing.

Will I have a new PIN number so I can access cash from my credit card?

You will no longer receive a PIN in the mail, and your old PIN will not work with the new card. You can select your unique PIN by calling the number on the activation label and choosing the PIN option.

My existing card does not expire for quite a while; can I continue using my existing card until expiration?

No. Your existing card will not work after [7/17/2023](#) at 6:45 a.m. EST. Instructions will come with your new card to ensure it is ready to use on or after [7/17/2023](#).

What is EMV?

EMV stands for Europay, Mastercard® and Visa®. EMV chip technology is becoming the global standard for credit card and debit card payments. This smart chip technology features credit cards with embedded chips that will help increase security and reduce fraud. This standard has many names worldwide and may also be referred to as: "chip and signature."

Will all merchants be able to accept my EMV (chip) credit card?

Yes. Your card will be accepted at all merchant locations.

My spouse and I both have TruNorthern FCU credit cards, and I only received one card. Will my spouse receive a card?

Yes. As a security feature, all cards being issued with this conversion will have a unique number and will arrive separately. However, you will continue to receive only one bill, regardless of the number of cards on the account.

What do I need to do if I have preauthorized or recurring payments that are tied to my existing TruNorthern FCU credit card?

To ensure there is no interruption in recurring or preauthorized payments (such as monthly telephone, electricity, gas bills, insurance, clubs), contact the merchant on or after the [7/17/2023](#) with your new card number and expiration date.

Will the due date for my credit card payment change?

No. Your due date will stay the same.

Will I need to send my payment to a new location after the conversion?

Yes. The new address will be included in the statement. If you pay this bill through online bill payment, you will need to update the mailing address to P.O. Box 2711, Omaha, NE 68103-2711 on or after [7/17/2023](#) to ensure that your payment reaches the processor by your due date.

I set up my monthly credit card payment as an automatic ACH transfer, payroll deduction or as a recurring transfer. Do I have to make any changes?

To ensure there is no interruption in automated payments, contact the provider of this service (i.e., another bank or bill pay service) on or after [7/17/2023](#) and provide your new card number and payment address of P.O. Box 2711 Omaha, NE 68103-2711.

Will my previous card history transfer to my new card number so I have access to the information if needed?

You will not be able to access statements/history online as of [7/17/2023](#), so we recommend you save the statements to your computer or print hard copies before this date.

What is UChoose Rewards®?

UChoose Rewards® is a program that earns you points for using your TruNorthern FCU credit card. All TruNorthern FCU Visa® credit cards with rewards are automatically enrolled in the program. You can redeem your points toward anything from our huge online rewards catalog or select other options such as merchant gift cards or cashback credits applied to your credit card account.

Do I need to register my credit card before I can start earning points?

No, you will start earning points the first time you make a transaction with your new credit card; however, you will need to register your card before you are able to see and redeem your points.

How do I start earning points?

Every time you make a purchase with your card, you'll earn **1 point for every \$1.00** you spend. Plus, you can earn additional points by shopping in-store or online with participating retailers.

Where can I earn points?

You earn points everywhere your Visa® credit card is accepted. Participating retailers offer additional reward points for purchases made at their stores or online. A list of participating retailers can be found at [uchooserewards.com](#).

When can I redeem points?

It can take up to 40 days for your points to be credited to your account. You must first accumulate 2,500 points before you can redeem them. Your points are available to view on [uchooserewards.com](#).

Can I share points with family members?

All credit cards within an account automatically earn points together.

How much does it cost to participate?

There's no cost to participate. Membership in UChoose Rewards® is free as part of your TruNorthern FCU credit card plan.